This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1.   (CURRENTLY AMENDED)   A method for processing consumer transactions comprising the steps of:

transmitting receiving a radio frequency signal to one of a plurality at of point-of-sale devices device, said signal comprising customer identification data;

transmitting an authorization request from one of said plurality of point-of-sale devices device to a transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data;

determining, from said customer identification data, a payment processor that corresponds to said merchant identifier;

transmitting said authorization request to said payment processor; and

transmitting to one of said plurality of point-of-sale devices device, said payment processor's response to said authorization request.

2.   (CURRENTLY AMENDED)   The method for processing transactions of claim 1, wherein said customer identification data further comprises a personal

identification number manually entered at said ~~one of a plurality of~~ point-of-sale ~~devices~~ device by a customer.

3.   (CURRENTLY AMENDED)   A method for processing consumer transactions comprising the steps of:

receiving a radio frequency signal at a point-of-sale device, said signal comprising customer identification data;

transmitting an authorization request from said point-of-sale device to a transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data; and

receiving a response to said authorization request from said transaction processing system.

4.   (Original)   The method for processing transactions of claim 3, wherein said customer identification data further comprises a personal identification number manually entered at said point-of-sale device by a customer.

5.   (CURRENTLY AMENDED)   A method for collecting consumer purchasing trend information in a computer implemented transaction system, said method comprising ~~the computer-implemented steps of~~:

~~transmitting~~ receiving a radio frequency signal ~~to one of a plurality of~~ at a point-of-sale ~~devices~~ device, said signal comprising customer identification data;

transmitting an authorization request from ~~one of~~ said ~~plurality of~~ point-of-sale

~~devices~~ device to said computer implemented transaction processing system,

said authorization request comprising a merchant identifier, transaction data, and

said customer identification data; and

updating a database with said transaction data and said customer identification

data.

6.   (CURRENTLY AMENDED)   The method for processing transactions of claim 5,

wherein said customer identification data further comprises a personal

identification number manually entered at said ~~one of a plurality of~~ point-of-sale

~~devices~~ device by a customer.

7.   (Original)   The method of claim 5, wherein the step of transmitting an

authorization request further includes the following steps of:

determining, from said customer identification data, a payment processor that

corresponds to said merchant identifier; and

transmitting said authorization request from said transaction processing system

to said payment processor for authorization.

8.   (Original)   The method of claim 7, wherein said step of updating a database

further comprises the step of updating a database with said transaction data and

said customer identification data when said payment processor authorizes said

transaction.

9.   (CURRENTLY AMENDED)   A method of monitoring customer progress in a

merchant award program, comprising the steps of:

~~transmitting~~ receiving a radio frequency signal ~~to one of a plurality of~~ at a point-

of-sale ~~devices~~ device, said signal comprising customer identification data;

transmitting an authorization request from ~~one of~~ said ~~plurality of~~ point-of-sale

~~devices~~ device to a transaction processing system, said authorization request

comprising a merchant identifier, said transaction data, and said customer

identification data; and

crediting a customer account in a database with loyalty points indicative of said

transaction data.

10.   (CURRENTLY AMENDED)   The method for processing transactions of claim 9,

wherein said customer identification data further comprises a personal

identification number manually entered at said ~~one of a plurality of~~ point-of-sale

~~devices~~ device by a customer.

11.   (Original)   The method of claim 9, wherein the step of transmitting an

authorization request further includes the following steps of:

determining, from said customer identification data, a payment processor that

corresponds to said merchant identifier; and

transmitting said authorization request from said transaction processing system

to said payment processor for authorization.

12.   (Original)   The method of claim 11, wherein said step of updating a database

further comprises the step of updating a database with said transaction data and

said customer identification data when said payment processor authorizes said

transaction.

13.   (CURRENTLY AMENDED)   A ~~method~~ system for processing transactions

comprising the steps of:

means for ~~transmitting~~ receiving a radio frequency signal ~~to one of a plurality of~~

at a point-of-sale ~~devices~~ device, said signal comprising customer identification

data;

means for transmitting an authorization request from ~~one of said plurality of~~ a

point-of-sale ~~devices~~ device to a transaction processing system, said

authorization request comprising a merchant identifier, transaction data, and said

customer identification data;

means for determining, from said customer identification data, a payment

processor that corresponds to said merchant identifier;

means for transmitting said authorization request to said payment processor; and

means for transmitting to said ~~one of a plurality of~~ point-of-sale ~~devices~~ <u>device</u> a

response from said payment processor.

14.   (CURRENTLY AMENDED)   A method of identifying a customer for the purpose of

delivering personal services to the customer, comprising the steps of:

~~transmitting~~ <u>receiving</u> a signal over a wireless transmission medium to a

merchant transceiver co-located with an attendant, said signal comprising

customer identification data;

determining, from said customer identification data, a personal service that

corresponds to said customer identification data; and

providing said personal service to said customer by the attendant.

15.   (Original)   The method for processing transactions of claim 14, wherein said

customer identification data further comprises a personal identification number

manually entered at said point-of-sale device by a customer.

16.   (CURRENTLY AMENDED)   A computer-readable medium containing instructions

<u>that cause a processor to implement a process</u> for processing <u>consumer</u>

transactions comprising the steps of:

~~transmitting~~ <u>receiving</u> a <u>radio frequency</u> signal ~~to~~ <u>at</u> ~~one of~~ a ~~plurality of~~ point-of-

sale ~~devices~~ <u>device</u>, said signal comprising customer identification data;

transmitting an authorization request from ~~one of~~ said ~~plurality of~~ point-of-sale ~~devices~~ device to a transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data;

determining, from said customer identification data, a payment processor that corresponds to said merchant identifier;

transmitting said authorization request to said payment processor; and

transmitting to ~~one of~~ said ~~plurality of~~ point-of-sale ~~devices~~ device, said payment processor's response to said authorization request.

17.   (CURRENTLY AMENDED)   The computer-readable medium of claim 16, wherein the step of ~~transmitting~~ receiving a signal ~~to one of a plurality~~ at a of point-of-sale ~~devices~~ device, further comprises the step of capturing a personal identification number entered by a customer.

18.   (CURRENTLY AMENDED)   A computer-readable medium containing instructions for processing transactions comprising the steps of:

receiving a wireless signal at a point-of-sale device, said signal comprising customer identification data;

transmitting an authorization request from said point-of-sale device to a transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data; and

receiving a response from said payment processor.

19.   (Original)   The computer-readable medium of claim 18, wherein the step of

receiving a signal at a point-of-sale device further comprises the step of capturing

a personal identification number entered by a customer.

20.   (CURRENTLY AMENDED)   A computer-readable medium containing instructions

that cause a processor to implement a process for collecting consumer

purchasing trend information in a transaction system, said method comprising the

computer-implemented steps of:

transmitting receiving a wireless signal to at a one of a plurality of point-of-sale

devices device, said signal comprising customer identification data;

transmitting an authorization request from one of said plurality of point-of-sale

devices device to said transaction processing system, said authorization request

comprising a merchant identifier, transaction data, and said customer

identification data; and

updating a database with said transaction data and said customer identification

data.

21.   (CURRENTLY AMENDED)   The computer-readable medium of claim 20, wherein

the step of transmitting receiving a signal to one of a plurality of at a point-of-sale

~~devices~~ device, further comprises the step of capturing a personal identification

number entered by a customer.

22. (Original)   The computer-readable medium of claim 20, wherein the step of

transmitting an authorization request further includes the following steps of:

determining, from said customer identification data, a payment processor that

corresponds to said merchant identifier;

and transmitting said authorization request from said transaction processing

system to said payment processor for authorization.

23. (Original)   The computer-readable medium of claim 22, wherein said step of

updating a database further comprises the step of updating a database with said

transaction data and said customer identification data when said payment

processor authorizes said transaction.

24. (CURRENTLY AMENDED)   A computer-readable medium containing instructions

that cause a processor to implement a method for monitoring customer progress

in a merchant award program, comprising the steps of:

~~transmitting~~ receiving a wireless signal ~~to~~ at ~~one of~~ a ~~plurality of~~ point-of-sale

~~devices~~ device, said signal comprising customer identification data;

transmitting an authorization request from ~~one of~~ said ~~plurality of~~ point-of-sale

~~devices~~ device to a transaction processing system, said authorization request

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comprising a merchant identifier, said transaction data, and said customer

identification data; and

crediting a customer account in a database with loyalty points indicative of said

transaction data.

25.   (CURRENTLY AMENDED)   The computer-readable medium of claim 24, wherein

the step of ~~transmitting~~ receiving a signal ~~to one of a plurality of~~ at a point-of-sale

~~devices~~ device, further comprises the step of capturing a personal identification

number entered by a customer.

26.   (Original)   The computer-readable medium of claim 24, wherein the step of

transmitting an authorization request further includes the following steps of:

determining, from said customer identification data, a payment processor that

corresponds to said merchant identifier; and

transmitting said authorization request from said transaction processing system

to said payment processor for authorization.

27.   (Original)   The computer-readable medium of claim 26, wherein said step of

updating a database further comprises the step of updating a database with said

transaction data and said customer identification data when said payment

processor authorizes said transaction.

28.   (Original)   A system for processing transactions, comprising:

a customer transceiver;

a merchant transceiver comprised of a transceiver antenna for providing

operating power to said customer transceiver and for exchanging information

with said customer transceiver when said customer transceiver is placed in close

proximity, to said merchant transceiver;

a point-of-sale device processor, coupled to said merchant transceiver, for

capturing transaction data, combining the transaction data with a received

customer/transmitter ID number and a merchant identifier to form an

authorization request, and transmitting the authorization request to a transaction

processing system; and

a transaction processing system comprising:

a memory having program instructions; and

a processor configured to use said program instructions to:

receive said authorization request;

determine, from said customer identification data, a payment

processor that corresponds to said merchant identifier;

transmit said authorization request to said payment processor for

authorization; and

transmit to one of said plurality of point-of-sale devices, said

payment processor's response to said authorization request.

29.   (Original)   The system of claim 28, wherein said customer transceiver is further comprised of a memory operable to store information.

30.   (Original)   The system of claim 29, wherein said memory is operable to store a transmitter ID or a customer ID.

31.   (Original)   The system of claim 29, wherein said customer transceiver is further comprised of a processor coupled to said memory, said processor is adapted to read data from, and write data to said memory.

32.   (Original)   The system of claim 31, wherein said customer transceiver is further comprised of a security pad operable to capture biometric data and to convert said data into an electronic representation of said data.

33.   (Original)   The system of claim 32, wherein said biometric data is a fingerprint.

34.   (Original)   The system of claim 32, wherein said biometric data is a palm print.

35.   (Original)   The system of claim 32, wherein said processor is adapted to: compare an electronic representation of biometric data with a digital image stored in said memory; and transmit said transmitter ID or said customer ID when

said captured biometric data is identical to said digital image stored in said memory.

36. (Original)   The system of claim 31, wherein said processor is adapted to:

compare a transaction amount with a dollar amount stored in said memory; and

inhibit transmission of said transmitter ID and said customer ID when said

transaction amount is greater than said dollar amount.

37. (Original)   The system of claim 31, wherein said processor is adapted to

subtract a transaction amount from a dollar amount stored in said memory when

said transaction is authorized.

38. (Original)   The system of claim 29, wherein said customer transceiver is

further comprised of:

a processor coupled to the memory; and a keyboard coupled to the processor;

wherein said processor is operable to transmit information stored in said

memory, or manually entered via said keyboard.

39. (Original)   The system of claim 28 wherein said customer transceiver is

embedded inside an article of clothing.

40. (Original)   The system of claim 28 wherein said customer transceiver is embedded inside an item of jewelry.

41. (Original)   The system of claim 28 wherein said customer transceiver is embedded inside an electronic device.

42. (Original)   The system of claim 28 wherein said merchant transceiver is further comprised of:

a processor coupled to the transceiver; and

a keyboard coupled to the processor; wherein said processor is operable to receive information manually entered into said keyboard or received via said transceiver.

43. (Original)   The system of claim 42, wherein said merchant transceiver is further comprised of a display device for displaying information to a user.

44. (Original)   The system of claim 42, wherein said merchant transceiver is further comprised of a printer for printing a receipt.

45. (Original)   The system of claim 42, wherein said merchant transceiver is further comprised of a memory operable to store information relating to a transaction.

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46. (Original) The system of claim 42, wherein said merchant transceiver is further comprised of a communication interface for communicating with external computing devices.

47. (Original) The system of claim 46, wherein said communication interface provides wireless connectivity to a point-of-sale device.

48. (Original) The system of claim 46, wherein said communication interface provides connectivity to a CATV network.

49. (Original) The system of claim 46, wherein said communication interface provides connectivity to the public switched telephone network (PSTN).

50. (Original) The system of claim 46, wherein said communication interface provides connectivity to a self-service vending machine or pay telephone.

51. (New) A method for processing a purchase transaction comprising:

receiving a radio frequency signal at a receiver, said radio frequency signal comprising customer identification data;

creating an authorization request based at least in part upon the receipt of the customer identification data, the authorization request comprising: a merchant identifier, transaction data and the customer identification data;

communicating the authorization request to a transaction processor;

processing the authorization request at the transaction processor based at least in part upon database information associated with the customer identification data or the merchant identifier and stored in a database accessible by a transaction processor; and

communicating the purchase transaction for approval and payment.

52. (New) The method of claim 51 further comprising communicating said customer identification data to a point of sale device.

53. (New) The method of claim 52 wherein said customer identification data is communicated to said point of sale device and said point of sale device is coupled to said receiver.

54. (New) The method of claim 52 wherein said customer identification data is communicated to said point of sale device and said point of sale device is integral with said receiver.

55. (New) The method of claim 51 further comprising:

processing the purchase transaction for approval and payment.

56. (New) The method of claim 51 wherein communicating the authorization request to a transaction processor further comprises encrypting the authorization request.

57. (New) The method of claim 51 wherein the database information further comprises a preassigned payment method and;

processing of the authorization request at the transaction processor further comprises processing the purchase transaction according to the preassigned payment method.

58. (New) The method of claim 57 wherein the preassigned payment method is preselected by a customer.

59. (New) The method of claim 57 wherein the preassigned payment method is associated with a merchant.

60. (New) The method of claim 51 wherein the transaction processor is enabled to store information relating to the purchase transaction and;

wherein the stored information relates to a customer loyalty or incentive program.

61. (New) The method of claim 51 wherein the transaction processor is enabled to

store information relating to purchase transactions and the stored information is

accessible by a plurality of merchants;

the method further comprising:

enabling a merchant of the plurality of merchants to couple an incentive with an

incentive provided by another of the plurality of merchants, thereby enabling

customer incentives to be awarded across multiple merchants.

62. (New) The method of claim 60 wherein the stored information is accessible by a

merchant and enables the merchant to provide targeted incentives to a customer

based at least in part upon an analysis of the stored information.

63. (New) The method of claim 52 wherein the point of sale device is coupled to a

security device that prevents unauthorized use of the transceiver.

64. (New) The method of claim 63 wherein the security device further comprises a

biometric recording device.

65. (New) The method of claim 52 further comprising:

inputting a password or Personal Identification Number (PIN) into a security

device in communication with said point of sale device.

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66. (New) A method for processing a purchase transaction over the Internet, the

method comprising:

enabling a customer to access and identify, via the Internet, one or more

products at an online merchant Web site;

receiving customer identification data collected from a radio frequency signal

received at a receiver in communication with a customer computer;

creating an authorization request based at least in part upon the receipt of the

customer identification data, the authorization request comprising: a merchant

identifier, identified product information and the customer identification data; and

communicating the authorization request to a transaction processor.

67. (New) The method of claim 66 further comprising: processing the authorization

request at the transaction processor based at least in part upon database

information associated with the customer identification data or the merchant

identifier and stored in a database accessible by a transaction processor.

68. (New) Then method of claim 66 further comprising:

communicating the purchase transaction for approval and payment.

69. (New) A method for processing a purchase transaction comprising:

receiving a radio frequency signal at a receiver, said signal comprising a

customer identification data;

creating an authorization request based at least in part upon the receipt of the

customer identification data, the authorization request comprising a merchant

identifier, transaction data, and the customer identification data;

communicating the authorization request to a transaction processor;

processing, at the transaction processor, the authorization request to determine

transaction processing instructions, wherein the transaction processing

instructions are based at least in part upon one or more of the merchant

identifier, transaction data or customer identification data; and

communicating the purchase transaction to a payment processor.

70. (New) The method of claim 69 further comprising communicating said customer

identification data to a point of sale device.

71. (New) The method of claim 70 wherein said customer identification data is

communicated to said point of sale device and said point of sale device is

coupled to said receiver.

72. (New) The method of claim 70 wherein said customer identification data is

communicated to said point of sale device and said point of sale device is

integral with said receiver.

73. (New) The method of claim 69 further comprising:

processing the purchase transaction for payment and approval.

74. (New) A method for creating an authorization request comprising:

receiving a radio frequency signal, comprising a customer identification data, at a

receiver communicating the customer identifier to a point of sale device;

receiving customer purchase information at the point of sale device, wherein the

customer purchase information is related to the goods or services being

purchased; and

combining the customer identification data with a merchant identifier and the

customer purchase information to create an authorization request.

75. (New) The method of claim 74 further comprising:

receiving the authorization request at a transaction processor; and

identifying a payment processing system based at least in part upon the

authorization request.

76. (New) The method of claim 74 further comprising:

transmitting information related to the authorization request to a payment

processing system for processing a customer's purchase transaction related to

the authorization request.

77. (New) A method for processing a customer's purchase transaction comprising:

receiving a radio frequency signal at a point of sale device, said signal

comprising customer identification data;

receiving customer purchase information at the point of sale device, wherein the

customer purchase information is related to the goods or services being

purchased;

combining the customer identification data with a merchant identifier and the

customer purchase information to create an authorization request;

receiving the authorization request at a transaction processor;

identifying the customer's payment method based at least in part upon the

authorization request; and

processing the customer's purchase transaction according to the identified

customer's payment method.

78. (New) A system for processing a purchase transaction comprising:

a radio frequency receiver for receiving a radio frequency signal, said radio

frequency signal comprising a customer identification data;

an authorization request module for creating an authorization request based at

least in part upon the receipt of the customer identification data, the authorization

request comprising: a merchant identifier, transaction data and the customer

identification data;

a communication device for communicating the authorization request to a

transaction processor;

an authorization request processor module for processing the authorization request at the transaction processor based at least in part upon database information associated with the customer identification data or the merchant identifier and stored in a database accessible by a transaction processor.

79. (New) The system of claim 78 further comprising:

a communication device for communicating said customer identifier to a point of sale device.

80. (New) The system of claim 79 wherein the point of sale device is coupled to said radio frequency receiver.

81. (New) The system of claim 79 wherein the point of sale device is integral with said radio frequency receiver.

82. (New) The system of claim 78 further comprising:

a purchase transaction module for processing the purchase transaction for approval and payment.